

Ohio Housing Finance Agency (OHFA)

Utility/Internet/Broadband/Property Tax/Homeowners Fees Payment Assistance – Term Sheet

Criteria	Terms
Brief description	<p>Provide funds to resolve delinquent payments for utility and/or internet access services, non-escrowed property taxes, and non-escrowed homeowner-related fees (e.g., homeowner insurance, condominium association fees).</p> <p>HAF funds may be used to pay delinquent amounts, including interest or reasonably required legal fees, under circumstances in which a delinquency threatens access to utility or internet services.</p> <p>Funds may be used to pay prospective charges for up to the first 6 months following approval if the homeowner is unable to make such payments.</p>
Maximum amount of assistance per homeowner	Each Homeowner will be eligible for up to \$10,000 through this program with respect to the applicant's primary residence.
Homeowner eligibility criteria and documentation requirements	<p>Same as General Eligibility Requirements, plus:</p> <ul style="list-style-type: none">• Homeowner is at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas, home energy, and water; internet service, including broadband internet access service; property taxes; OR homeowner-related fees, such as homeowner insurance, condominium association fees. <p>Documentation requirements</p> <ul style="list-style-type: none">• Adjusted gross income on the 1040 tax return for the most recent tax year,• Paystubs, W2s, or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer for the most recent thirty (30) days, which is then multiplied by twelve (12) to get an annualized amount,• Evidence that the average income for the census tract in which the applicant lives is equal to or less than \$60,685, OR

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	<ul style="list-style-type: none"> • Documentation that the applicant has been determined income eligible for another state or federal program, so long as the income limits for that program are less than or equal to those for UAP. The following programs are known to have income limits that are less than or equal to UAP: <ul style="list-style-type: none"> ○ Medicaid, ○ Supplemental Nutrition Assistance Program (SNAP), and ○ Women, Infants, and Children (WIC)
Loan eligibility criteria specific to the program	N/A
Form of assistance	Assistance will be structured as a grant.
Payment requirements	Funds will paid directly to the utility provider, internet provider, taxing authority, or other applicable third-party authorized to collect eligible charges.